



Prostate cancer awareness month

In this month of November we take a look at the most common male cancer affecting men internationally and more importantly in South Africa.

Age, diet and genetics contribute to your risk of getting prostate cancer

#1 most common male cancer affecting men in South Africa

1 in 15 men in South Africa are diagnosed with prostate cancer

Source: World Cancer Research Fund

What are the symptoms?

In the early stages, men may have no symptoms. Later, symptoms may include:

- Frequent passing of urine, especially at night
- Straining to pass urine
- Painful or burning sensation during urination or ejaculation
- Blood in urine or semen
- Advanced cancer can cause deep pain in the lower back, hips, or upper thighs.

Source: cansa.org.za/prostate-cancer/

Treating and recovering from a severe illness like prostate cancer can be costly. Here are some of the expenses one has to consider:

DIAGNOSIS



- Prostate Specific Antigen (PSA) test
- Doctor's consultation

TREATMENT



- Radiation
- Chemotherapy
- Travelling expenses to treatment centre

RECOVERY



- Unpaid time off work
- Counselling
- Hiring a helper
- Alternative treatment

LIFESTYLE ADJUSTMENT



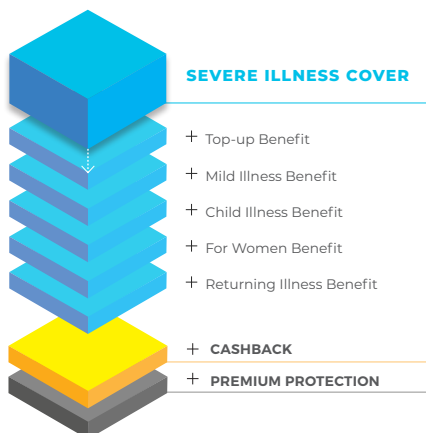
- Dietary changes
- Physiotherapy
- Unforeseen expenses





ILLNESS INSURANCE

How does building an Illness insurance portfolio look like for your customer?



CHOOSE COVER

SEVERE ILLNESS COVER	Pays a single tax-free amount as a percentage of the cover amount during the term you've chosen if you have a severe illness such as a heart attack, cancer or stroke. If your quality of life is severely impacted by treatment and you can't care for yourself, the Cancer Enhancer will boost the payout by up to 25% of the cover amount.
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ENRICH WITH EXTRA BENEFITS

Top-up Benefit	Pays the full cover amount for specific illnesses. It includes a Lifestyle Enhancer which pays double the cover amount if your quality of life is severely impacted by an accidental brain injury, coma, heart attack, paralysis or a stroke and you can no longer care for yourself.
Mild Illness Benefit	Pays 30% of the cover amount for mild illnesses (such as Type 1 diabetes or bacterial meningitis).
Child Illness Benefit	Pays up to R500 000 for child severe illnesses (such as cancer, a brain injury or severe burns) and birth defects (such as cleft palate or deafness).
For Women Benefit	Pays up to 50% of the cover amount for fertility-related conditions and complications during pregnancy (such as endometriosis, eclampsia or stillbirth).
Returning Illness Benefit	Pays up to 50% of the cover amount for returning severe illnesses (such as cancer, heart attack or stroke) after the full cover amount has already been paid.

CHOOSE ADD-ONS

CASHBACK	Pays back a percentage of your premiums every five years on the cashback anniversary.
PREMIUM PROTECTION	Ensures you no longer pay premiums and cover continues if the premium payer becomes disabled, impaired, is retrenched or dies.

WHY ILLNESS INSURANCE?

- In 2023 we paid out **R926 million in severe illness claims, 45% of which was for cancers and tumours**
- Is your customer's medical aid sufficient? [Click here](#) to see how Medical aid, GAP cover and Illness insurance supplement each other
- [Click here](#) to see how much Illness insurance your customer needs.
- Meet Vincent (39), one of our customers who didn't suffer from prostate cancer but was diagnosed with colon cancer then later suffered a stroke. [Click here to watch his story](#) and see why illness insurance is important and how it paid out on both occasions.

Screening

Screening is done with a blood test called the **Prostate Specific Antigen (PSA) test** to help detect prostate abnormalities

- CANSA recommends talking to a doctor about screening by age 45 or sooner if you have a family history

- The PSA test is often combined with a rectal exam.



DID YOU KNOW?

Once treated, there is still a chance of reoccurrence?

Old Mutual's Returning Illness benefit will pay out a single amount for a subsequent cancer claim, after 100% of the cover amount had previously been claimed.



Speak to your customers about Old Mutual Protect's Illness insurance

For more information and T's & C's visit oldmutual.co.za/illness



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